

# PHA Plans

5-Year Plan for Fiscal Years 2001 - 2005

Annual Plan for Fiscal Year 2001

**NOTE: THIS PHA PLANS TEMPLATE (HUD 50075) IS TO BE COMPLETED IN  
ACCORDANCE WITH INSTRUCTIONS LOCATED IN APPLICABLE PIH NOTICES**

## **PHA Plan Agency Identification**

**PHA Name:** Scotland County PHA

**PHA Number:** MO200

**PHA Fiscal Year Beginning: (mm/yyyy)** 01/2001

### **Public Access to Information**

**Information regarding any activities outlined in this plan can be obtained by contacting: (select all that apply)**

- ☒ Main administrative office of the PHA
- ☐ PHA development management offices
- ☒ PHA local offices

### **Display Locations For PHA Plans and Supporting Documents**

The PHA Plans (including attachments) are available for public inspection at: (select all that apply)

- ☒ Main administrative office of the PHA
- ☐ PHA development management offices
- ☒ PHA local offices
- ☐ Main administrative office of the local government
- ☒ Main administrative office of the County government
- ☐ Main administrative office of the State government
- ☐ Public library
- ☐ PHA website
- ☐ Other (list below)

PHA Plan Supporting Documents are available for inspection at: (select all that apply)

- ☒ Main business office of the PHA
- ☐ PHA development management offices
- ☒ Other (list below)
  - Main administrative offices of the County governments

**5-YEAR PLAN**  
**PHA FISCAL YEARS 2001 - 2005**  
[24 CFR Part 903.5]

**A. Mission**

State the PHA's mission for serving the needs of low-income, very low income, and extremely low-income families in the PHA's jurisdiction. (select one of the choices below)

- ☐ The mission of the PHA is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.
- ☒ The PHA's mission is: (state mission here)
1. To promote adequate and affordable housing, economic opportunity and a suitable living environment without discrimination for low-income, very low-income families, persons with disabilities or the elderly.
  2. To provide quality, affordable housing and human resources for a special clientele that will promote self-sufficiency, as well as, to protect and serve the people of the community.
  3. A top-performing agency that provides quality and affordable housing; contributing to safe communities and encouraging individuals to become self-sufficient.
  4. We actively and forcefully seek diversified, safe, sanitary, decent and affordable housing for (all) low and moderate-income families. We are positive catalysts for housing agency to achieve this goal. We are advocates for families to rise from a dependent status to be proud, independent citizens. We promote all forms of constructive communication in:
    - Defining our programs
    - Educate all regarding our programs
    - Constantly disseminating essential information
    - TrainingWe will constantly reassure our residents of their own self-worth, their quality to all and their value to the community as a whole. We will actively seek public/private partnerships for the betterment of low to moderate-income housing.
  5. The housing agency is committed to excellence in providing quality housing resources and an environment which will ensure all residents opportunity, access to resources and the expectation that our communities will be a safe, secure place to live and realize their potential. To achieve the mission statement, we will:
    - Recognize applicants/residents as our ultimate customer; and

- Improve agency management and service delivery efforts through effective and efficient management of agency staff; and
- Seek problem-solving partnerships with residents, community and governmental leadership; and
- Apply limited agency resources to the effective and efficient management and operation of public housing programs.

## **B. Goals**

The goals and objectives listed below are derived from HUD's strategic Goals and Objectives and those emphasized in recent legislation. PHAs may select any of these goals and objectives as their own, or identify other goals and/or objectives. Whether selecting the HUD-suggested objectives or their own, **PHAS ARE STRONGLY ENCOURAGED TO IDENTIFY QUANTIFIABLE MEASURES OF SUCCESS IN REACHING THEIR OBJECTIVES OVER THE COURSE OF THE 5 YEARS.** (Quantifiable measures would include targets such as: numbers of families served or PHAS scores achieved.) PHAs should identify these measures in the spaces to the right of or below the stated objectives.

### **HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.**

- ☒ PHA Goal: Expand the supply of assisted housing  
Objectives:
- ☐ Apply for additional rental vouchers:
  - ☐ Reduce public housing vacancies:
  - ☐ Leverage private or other public funds to create additional housing opportunities:
  - ☐ Acquire or build units or developments
  - ☒ Other (list below)  
Our agency is currently managing several USDA complexes. This gives us access to more opportunity to rent to low-income families/persons. In the past year we have taken over the Lancaster HA's voucher program, which will give us more units to use.
- ☒ PHA Goal: Improve the quality of assisted housing  
Objectives:
- ☐ Improve public housing management: (PHAS score)
  - ☒ Improve voucher management: (SEMAP score) Unknown
  - ☒ Increase customer satisfaction: Making more of an effort to follow through with assistance in getting customers qualified.
  - ☒ Concentrate on efforts to improve specific management functions: (list; e.g., public housing finance; voucher unit inspections)  
We have moved personnel around to improve customer satisfaction. We have also hired additional staff to work on our bigger counties.  
A fee accountant has been contracted with to do our books.
  - ☐ Renovate or modernize public housing units:
  - ☐ Demolish or dispose of obsolete public housing:
  - ☐ Provide replacement public housing:

☐ Provide replacement vouchers:

☒ Other: (list below)

We will be actively promoting the voucher home-ownership program.

☒ PHA Goal: Increase assisted housing choices

Objectives:

☒ Provide voucher mobility counseling: Our whole area is considered a poverty area so we let them know they may move where there is more work.

☒ Conduct outreach efforts to potential voucher landlords

☒ Increase voucher payment standards.

☒ Implement voucher homeownership program: We are looking into a homeownership counselor. As soon as this is in place we will be offering the program to interested applicants. Administration Plan has been revised.

☐ Implement public housing or other homeownership programs:

☐ Implement public housing site-based waiting lists:

☐ Convert public housing to vouchers:

☐ Other: (list below)

#### **HUD Strategic Goal: Improve community quality of life and economic vitality**

☐ PHA Goal: Provide an improved living environment

Objectives:

☐ Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:

☐ Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:

☐ Implement public housing security improvements:

☐ Designate developments or buildings for particular resident groups (elderly, persons with disabilities)

☐ Other: (list below)

#### **HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals**

☐ PHA Goal: Promote self-sufficiency and asset development of assisted households

Objectives: We have no money for any additional work at this time, until we get our numbers up.

- ☐ Increase the number and percentage of employed persons in assisted families:
- ☐ Provide or attract supportive services to improve assistance recipients' employability: JTPA does school help, which we encourage.
- ☐ Provide or attract supportive services to increase independence for the elderly or families with disabilities.
- ☐ Other: (list below)

**HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans**

- ☒ PHA Goal: Ensure equal opportunity and affirmatively further fair housing Objectives:
  - ☒ Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability: Race, color, or religion are not a problem in our area. Single-family, head-of-household and unmarried couples living together are a problem in our area. Sometimes we have to encourage landlords to take on these families.
  - ☒ Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability:
  - ☐ Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required:
  - ☐ Other: (list below)

**Other PHA Goals and Objectives: (list below)**

- Educate owners as to programs available to rehabilitate their properties, including tax incentives.
- Cooperate with local governments administering CDBG funds to encourage them to target rehabilitation funding on Section 8 rental properties.
- Encourage local governments to systematically enforce local housing codes in neighborhoods where Section 8 tenants live.
- Educate tenants in caring for the properties in which they live.
- Cooperate with the mental health agencies to develop suitable residences for the mentally ill.
- Improve the distribution of units and attract more owners.

**Annual PHA Plan**  
**PHA Fiscal Year 2001**  
[24 CFR Part 903.7]

**i. Annual Plan Type:**

Select which type of Annual Plan the PHA will submit.

☐ **Standard Plan**

**Streamlined Plan:**

- ☐ **High Performing PHA**  
☐ **Small Agency (<250 Public Housing Units)**  
☒ **Administering Section 8 Only**

☐ **Troubled Agency Plan**

**ii. Executive Summary of the Annual PHA Plan**

[24 CFR Part 903.7 9 (r)]

Provide a brief overview of the information in the Annual Plan, including highlights of major initiatives and discretionary policies the PHA has included in the Annual Plan.

The Scotland County Public Housing Agency will be aggressively promoting the Section 8 Housing Choice Voucher Program and new Homeownership Programs, which we will be implementing during 2001. Our agency believes this is a move in the right direction for today's assistance to work.

The agency will work to provide affordable housing to elderly, disabled, single head of household households and disadvantaged families. The SCPHA will be aggressively promoting self-sufficiency in families we assist. The agency will deal with nondiscrimination, homelessness, lack of affordable housing and education regarding the housing programs. The SCPHA will promote the tenants to voice their concerns and participation in the process of the running of the Public Housing Agency.

**iii. Annual Plan Table of Contents**

[24 CFR Part 903.7 9 (r)]

Provide a table of contents for the Annual Plan, including attachments, and a list of supporting documents available for public inspection.

**Table of Contents**

|                       | <u>Page #</u> |
|-----------------------|---------------|
| <b>Annual Plan</b>    |               |
| i. Executive Summary  | 7             |
| ii. Table of Contents | 7             |

|   |    |
|---|----|
| 1. Housing Needs  | 5  |
| 2. Financial Resources  | 10 |
| 3. Policies on Eligibility, Selection and Admissions                    | 13 |
| 4. Rent Determination Policies  | 22 |
| 5. Operations and Management Policies                                   | 26 |
| 6. Grievance Procedures   | 28 |
| 7. Capital Improvement Needs  | 29 |
| 8. Demolition and Disposition   | 30 |
| 9. Designation of Housing   | 31 |
| 10. Conversions of Public Housing                                       | 32 |
| 11. Homeownership   | 34 |
| 12. Community Service Programs  | 36 |
| 13. Crime and Safety  | 38 |
| 14. Pets  | 40 |
| 15. Civil Rights Certifications (included with PHA Plan Certifications) | 40 |
| 16. Audit   | 40 |
| 17. Asset Management  | 41 |
| 18. Other Information   | 41 |
| 19. Significant Amendment or Modification                               | 43 |

### Attachments

Indicate which attachments are provided by selecting all that apply. Provide the attachment's name (A, B, etc.) in the space to the left of the name of the attachment. Note: If the attachment is provided as a **SEPARATE** file submission from the PHA Plans file, provide the file name in parentheses in the space to the right of the title.

#### Required Attachments:

- |                                     |   |    |
|-------------------------------------|---|----|
| <input checked="" type="checkbox"/> | A. Admissions Policy for De-concentration   | 44 |
| <input type="checkbox"/>            | FY 2001 Capital Fund Program Annual Statement   |    |
| <input type="checkbox"/>            | Most recent board-approved operating budget (Required Attachment for PHAs that are troubled or at risk of being designated troubled ONLY) |    |

#### Optional Attachments:

- |                                     |   |    |
|-------------------------------------|---|----|
| <input checked="" type="checkbox"/> | B. PHA Management Organizational Chart  | 25 |
| <input type="checkbox"/>            | FY 2001 Capital Fund Program 5-Year Action Plan   |    |
| <input type="checkbox"/>            | Public Housing Drug Elimination Program (PHDEP) Plan  |    |
| <input type="checkbox"/>            | Comments of Resident Advisory Board or Boards (must be attached if not included in PHA Plan text) |    |
| <input checked="" type="checkbox"/> | Other (List below, providing each attachment name)  |    |
|                                     | C. Memorandum of Agreement with Division of Family Services                                       | 46 |
| <input checked="" type="checkbox"/> | Required Second Year Plan Attachments:  |    |
|                                     | A. Statement of Progress in Meeting 5-Year Plan, Mission and Goals                                | 52 |
|                                     | • Resident Membership on Governing Board and Membership of the Resident Advisory Board.           | 53 |
|                                     | C. Section 8 Homeownership Capacity Statement   | 54 |



### Supporting Documents Available for Review

Indicate which documents are available for public review by placing a mark in the “Applicable & On Display” column in the appropriate rows. All listed documents must be on display if applicable to the program activities conducted by the PHA.

| <b>List of Supporting Documents Available for Review</b> |   |  |
|--|---|--|
| <b>Applicable &amp; On Display</b>                       | <b>Supporting Document</b>  | <b>Applicable Plan Component</b>                             |
| X  | PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations  | 5 Year and Annual Plans                                      |
| X  | State/Local Government Certification of Consistency with the Consolidated Plan  | 5 Year and Annual Plans                                      |
| X  | Fair Housing Documentation:<br>Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement. | 5 Year and Annual Plans                                      |
| X  | Consolidated Plan for the jurisdiction/s in which the PHA is located (which includes the Analysis of Impediments to Fair Housing Choice (AI)) and any additional backup data to support statement of housing needs in the jurisdiction  | Annual Plan: Housing Needs                                   |
|  | Most recent board-approved operating budget for the public housing program  | Annual Plan: Financial Resources;                            |
|  | Public Housing Admissions and (Continued) Occupancy Policy (A&O), which includes the Tenant Selection and Assignment Plan [TSAP]  | Annual Plan: Eligibility, Selection, and Admissions Policies |
| X  | Section 8 Administrative Plan   | Annual Plan: Eligibility, Selection, and Admissions Policies |
|  | Public Housing Deconcentration and Income Mixing Documentation:<br>1. PHA board certifications of compliance with deconcentration requirements (section 16(a) of the US Housing Act of 1937, as implemented in the 2/18/99 <i>Quality Housing and Work Responsibility Act Initial Guidance; Notice</i> and any further HUD guidance) and<br>2. Documentation of the required deconcentration and income mixing analysis   | Annual Plan: Eligibility, Selection, and Admissions Policies |
|  | Public housing rent determination policies, including the methodology for setting public housing flat rents<br><input type="checkbox"/> check here if included in the public housing A & O Policy   | Annual Plan: Rent Determination                              |
|  | Schedule of flat rents offered at each public housing development<br><input type="checkbox"/> check here if included in the public housing A & O Policy   | Annual Plan: Rent Determination                              |

| <b>List of Supporting Documents Available for Review</b> |   |   |
|--|---|---|
| <b>Applicable &amp; On Display</b>                       | <b>Supporting Document</b>  | <b>Applicable Plan Component</b>                  |
| X  | Section 8 rent determination (payment standard) policies<br><input checked="" type="checkbox"/> check here if included in Section 8 Administrative Plan   | Annual Plan: Rent Determination                   |
|  | Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation)                          | Annual Plan: Operations and Maintenance           |
|  | Public housing grievance procedures<br><input type="checkbox"/> check here if included in the public housing A & O Policy   | Annual Plan: Grievance Procedures                 |
| X  | Section 8 informal review and hearing procedures<br><input checked="" type="checkbox"/> check here if included in Section 8 Administrative Plan   | Annual Plan: Grievance Procedures                 |
|  | The HUD-approved Capital Fund/Comprehensive Grant Program Annual Statement (HUD 52837) for the active grant year  | Annual Plan: Capital Needs                        |
|  | Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grant   | Annual Plan: Capital Needs                        |
|  | Most recent, approved 5 Year Action Plan for the Capital Fund/Comprehensive Grant Program, if not included as an attachment (provided at PHA option)  | Annual Plan: Capital Needs                        |
|  | Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans or any other approved proposal for development of public housing                           | Annual Plan: Capital Needs                        |
|  | Approved or submitted applications for demolition and/or disposition of public housing  | Annual Plan: Demolition and Disposition           |
|  | Approved or submitted applications for designation of public housing (Designated Housing Plans)   | Annual Plan: Designation of Public Housing        |
|  | Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act | Annual Plan: Conversion of Public Housing         |
|  | Approved or submitted public housing homeownership programs/plans   | Annual Plan: Homeownership                        |
| X  | Policies governing any Section 8 Homeownership program<br><input checked="" type="checkbox"/> check here if included in the Section 8 Administrative Plan                                       | Annual Plan: Homeownership                        |
| X  | Any cooperative agreement between the PHA and the TANF agency   | Annual Plan: Community Service & Self-Sufficiency |
|  | FSS Action Plan/s for public housing and/or Section 8   | Annual Plan: Community Service & Self-Sufficiency |
|  | Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports  | Annual Plan: Community Service & Self-Sufficiency |
|  | The most recent Public Housing Drug Elimination Program (PHDEP) semi-annual performance report for any open grant and most recently submitted PHDEP application (PHDEP Plan)                    | Annual Plan: Safety and Crime Prevention          |
| X  | The most recent fiscal year audit of the PHA conducted  | Annual Plan: Annual Audit                         |

**Table Library**

| <b>List of Supporting Documents Available for Review</b> |  |                                  |
|--|--|----------------------------------|
| <b>Applicable &amp; On Display</b>                       | <b>Supporting Document</b>   | <b>Applicable Plan Component</b> |
|  | under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U.S.C. 1437c(h)), the results of that audit and the PHA's response to any findings |                                  |
|  | Troubled PHAs: MOA/Recovery Plan   | Troubled PHAs                    |
|  | Other supporting documents (optional)<br>(list individually; use as many lines as necessary)   | (specify as needed)              |
| X  | Statement of Progress in Meeting 5-Year Plan Mission and Goals   | Annual Plan: Attachments         |
| X  | Resident Membership on Governing Board and Membership of the Resident Advisory Board   | Annual Plan: Attachments         |
| X  | Section 8 Homeownership Capacity Statement   | Annual Plan: Attachments         |

## **1. Statement of Housing Needs**

[24 CFR Part 903.7 9 (a)]

### **A. Housing Needs of Families in the Jurisdiction/s Served by the PHA**

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the "Overall" Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being "no impact" and 5 being "severe impact." Use N/A to indicate that no information is available upon which the PHA can make this assessment.

| <b>Housing Needs of Families in the Jurisdiction<br/>by Family Type</b> |                |                            |               |                |                            |             |                       |
|---|----------------|----------------------------|---------------|----------------|----------------------------|-------------|-----------------------|
| <b>Family Type</b>  | <b>Overall</b> | <b>Afford-<br/>ability</b> | <b>Supply</b> | <b>Quality</b> | <b>Access-<br/>ibility</b> | <b>Size</b> | <b>Loca-<br/>tion</b> |
| Income <= 30% of AMI  | 150            | 4                          | 5             | 3              |                            | 2           | 1                     |
| Income >30% but <=50% of AMI  | 84             | 4                          | 5             | 3              |                            | 2           | 1                     |
| Income >50% but <80% of AMI   | 8              | 4                          | 5             | 3              |                            | 2           | 1                     |
| Elderly   | 12             | 4                          | 5             | 3              |                            | 2           | 1                     |
| Families with Disabilities  | 40             | 4                          | 5             | 3              |                            | 2           | 1                     |
| Race/Ethnicity  | 8 (AI)         |                            |               |                |                            |             |                       |
| Race/Ethnicity  | 2 (H)          |                            |               |                |                            |             |                       |
| Race/Ethnicity  | 232 (W)        |                            |               |                |                            |             |                       |
| Race/Ethnicity  |                |                            |               |                |                            |             |                       |

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- ☒ Consolidated Plan of the Jurisdiction/s  
Indicate year: 1990
- ☒ U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset
- ☐ American Housing Survey data  
Indicate year:
- ☐ Other housing market study  
Indicate year:
- ☒ Other sources: (list and indicate year of information)  
State of Missouri CHAS 1995  
Waiting List

## B. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA’s waiting list/s . **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

| Housing Needs of Families on the Waiting List  |               |                     |                 |
|--|---------------|---------------------|-----------------|
| Waiting list type: (select one)  |               |                     |                 |
| <input checked="" type="checkbox"/> Section 8 tenant-based assistance<br><input type="checkbox"/> Public Housing<br><input type="checkbox"/> Combined Section 8 and Public Housing<br><input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)<br>If used, identify which development/subjurisdiction: |               |                     |                 |
|  | # of families | % of total families | Annual Turnover |
| Waiting list total   | 242           |                     |                 |
| Extremely low income <=30% AMI   | 150           | .62                 |                 |
| Very low income (>30% but <=50% AMI)   | 84            | .35                 |                 |
| Low income (>50% but <80% AMI)   | 8             | .03                 |                 |
| Families with children   | 116           | .48                 |                 |
| Elderly families   | 12            | .05                 |                 |

| Housing Needs of Families on the Waiting List   |         |     |  |
|---|---------|-----|--|
| Families with Disabilities  | 40      | .17 |  |
| Race/ethnicity  | 8 (AI)  | .03 |  |
| Race/ethnicity  | 2 (H)   | .01 |  |
| Race/ethnicity  | 232 (W) | .96 |  |
| Race/ethnicity  |         |     |  |
| Characteristics by Bedroom Size (Public Housing Only)   |         |     |  |
| 1BR   | 100     |     |  |
| 2 BR  | 51      |     |  |
| 3 BR  | 23      |     |  |
| 4 BR  | 3       |     |  |
| 5 BR  |         |     |  |
| 5+ BR   |         |     |  |
| Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes<br>If yes:<br>How long has it been closed (# of months)?<br>Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes<br>Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes |         |     |  |

### C. Strategy for Addressing Needs

Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

#### (1) Strategies

**Need: Shortage of affordable housing for all eligible populations**

**Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:**

Select all that apply

- ☐ Employ effective maintenance and management policies to minimize the number of public housing units off-line
- ☐ Reduce turnover time for vacated public housing units
- ☐ Reduce time to renovate public housing units

- ☐ Seek replacement of public housing units lost to the inventory through mixed finance development
- ☐ Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- ☒ Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction: changed to 110% in October 2000.
- ☒ Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- ☒ Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration: Fliers have been put out, radio talk show to explain program.
- ☒ Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- ☐ Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- ☐ Other (list below)

**Strategy 2: Increase the number of affordable housing units by:**

Select all that apply

- ☐ Apply for additional section 8 units should they become available
- ☐ Leverage affordable housing resources in the community through the creation of mixed - finance housing
- ☒ Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- ☐ Other: (list below)

**Need: Specific Family Types: Families at or below 30% of median**

**Strategy 1: Target available assistance to families at or below 30 % of AMI**

Select all that apply

- ☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- ☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- ☐ Employ admissions preferences aimed at families with economic hardships
- ☐ Adopt rent policies to support and encourage work
- ☐ Other: (list below)

**Need: Specific Family Types: Families at or below 50% of median**

**Strategy 1: Target available assistance to families at or below 50% of AMI**

Select all that apply

- ☐ Employ admissions preferences aimed at families who are working
- ☐ Adopt rent policies to support and encourage work
- ☐ Other: (list below)

**Need: Specific Family Types: The Elderly**

**Strategy 1: Target available assistance to the elderly:**

Select all that apply

- ☐ Seek designation of public housing for the elderly
- ☐ Apply for special-purpose vouchers targeted to the elderly, should they become available
- ☐ Other: (list below)

**Need: Specific Family Types: Families with Disabilities**

**Strategy 1: Target available assistance to Families with Disabilities:**

Select all that apply

- ☐ Seek designation of public housing for families with disabilities
- ☐ Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- ☐ Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- ☐ Affirmatively market to local non-profit agencies that assist families with disabilities
- ☐ Other: (list below)

**Need: Specific Family Types: Races or ethnicities with disproportionate housing needs**

**Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:**

Select if applicable

- ☐ Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- ☐ Other: (list below)

**Strategy 2: Conduct activities to affirmatively further fair housing**

Select all that apply

- ☒ Counsel Section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- ☒ Market the section 8 program to owners outside of areas of poverty /minority concentrations
- ☐ Other: (list below)

**Other Housing Needs & Strategies: (list needs and strategies below)**

**(2) Reasons for Selecting Strategies**

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- ☒ Funding constraints
- ☒ Staffing constraints
- ☒ Limited availability of sites for assisted housing
- ☐ Extent to which particular housing needs are met by other organizations in the community
- ☐ Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- ☒ Influence of the housing market on PHA programs
- ☐ Community priorities regarding housing assistance
- ☐ Results of consultation with local or state government
- ☐ Results of consultation with residents and the Resident Advisory Board
- ☐ Results of consultation with advocacy groups
- ☐ Other: (list below)

**2. Statement of Financial Resources**

[24 CFR Part 903.7 9 (b)]

List the financial resources that are anticipated to be available to the PHA for the support of Federal public housing and tenant-based Section 8 assistance programs administered by the PHA during the Plan year. Note: the table assumes that Federal public housing or tenant based Section 8 assistance grant funds are expended on eligible purposes; therefore, uses of these funds need not be stated. For other funds, indicate the use for those funds as one of the following categories: public housing operations, public housing capital improvements, public housing safety/security, public housing supportive services, Section 8 tenant-based assistance, Section 8 supportive services or other.

| <b>Financial Resources:<br/>Planned Sources and Uses</b> |                   |                     |
|--|-------------------|---------------------|
| <b>Sources</b>   | <b>Planned \$</b> | <b>Planned Uses</b> |
| <b>1. Federal Grants (FY 2001 grants)</b>                | N/A               |                     |
| a) Public Housing Operating Fund                         | N/A               |                     |
| b) Public Housing Capital Fund                           | N/A               |                     |
| c) HOPE VI Revitalization                                | N/A               |                     |
| d) HOPE VI Demolition                                    | N/A               |                     |



| <b>Financial Resources:<br/>Planned Sources and Uses</b>                              |                   |   |
|---|-------------------|---|
| <b>Sources</b>  | <b>Planned \$</b> | <b>Planned Uses</b>   |
| e) Annual Contributions for Section 8 Tenant-Based Assistance                         | 459,818           |   |
| f) Public Housing Drug Elimination Program (including any Technical Assistance funds) | N/A               |   |
| g) Resident Opportunity and Self-Sufficiency Grants                                   | N/A               |   |
| h) Community Development Block Grant  | N/A               |   |
| i) HOME   | N/A               |   |
| Other Federal Grants (list below)   |                   |   |
|   |                   |   |
| <b>2. Prior Year Federal Grants (unobligated funds only) (list below)</b>             | N/A               |   |
|   |                   |   |
|   |                   |   |
|   |                   |   |
| <b>3. Public Housing Dwelling Rental Income</b>                                       | N/A               |   |
|   |                   |   |
|   |                   |   |
| <b>4. Other income (list below)</b>   |                   |   |
| MHDC  | 71,500            | Tenant based rental assistance for people on waiting list. Used mostly inside city limits of Kirksville, MO |
|   |                   |   |
| <b>4. Non-federal sources (list below)</b>  |                   |   |
|   |                   |   |
|   |                   |   |
|   |                   |   |
| <b>Total resources</b>  | 531,318           |   |
|   |                   |   |
|   |                   |   |

### **3. PHA Policies Governing Eligibility, Selection, and Admissions**

[24 CFR Part 903.7 9 (c)]

#### **A. Public Housing**

Exemptions: PHAs that do not administer public housing are not required to complete subcomponent 3A.

##### **(1) Eligibility**

a. When does the PHA verify eligibility for admission to public housing? (select all that apply)

- ☐ When families are within a certain number of being offered a unit: (state number)
- ☐ When families are within a certain time of being offered a unit: (state time)
- ☐ Other: (describe)

b. Which non-income (screening) factors does the PHA use to establish eligibility for admission to public housing (select all that apply)?

- ☐ Criminal or Drug-related activity
- ☐ Rental history
- ☐ Housekeeping
- ☐ Other (describe)

c. ☐ Yes ☐ No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

d. ☐ Yes ☐ No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?

e. ☐ Yes ☐ No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

##### **(2) Waiting List Organization**

a. Which methods does the PHA plan to use to organize its public housing waiting list (select all that apply)

- ☐ Community-wide list
- ☐ Sub-jurisdictional lists
- ☐ Site-based waiting lists
- ☐ Other (describe)

b. Where may interested persons apply for admission to public housing?

- ☐ PHA main administrative office
- ☐ PHA development site management office

☐ Other (list below)

c. If the PHA plans to operate one or more site-based waiting lists in the coming year, answer each of the following questions; if not, skip to subsection **(3) Assignment**

1. How many site-based waiting lists will the PHA operate in the coming year?

2. ☐ Yes ☐ No: Are any or all of the PHA's site-based waiting lists new for the upcoming year (that is, they are not part of a previously-HUD-approved site based waiting list plan)?  
If yes, how many lists?

3. ☐ Yes ☐ No: May families be on more than one list simultaneously  
If yes, how many lists?

4. Where can interested persons obtain more information about and sign up to be on the site-based waiting lists (select all that apply)?

- ☐ PHA main administrative office
- ☐ All PHA development management offices
- ☐ Management offices at developments with site-based waiting lists
- ☐ At the development to which they would like to apply
- ☐ Other (list below)

### **(3) Assignment**

a. How many vacant unit choices are applicants ordinarily given before they fall to the bottom of or are removed from the waiting list? (select one)

- ☐ One
- ☐ Two
- ☐ Three or More

b. ☐ Yes ☐ No: Is this policy consistent across all waiting list types?

c. If answer to b is no, list variations for any other than the primary public housing waiting list/s for the PHA:

### **(4) Admissions Preferences**

a. Income targeting:

- ☐ Yes ☐ No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 40% of all new admissions to public housing to families at or below 30% of median area income?

b. Transfer policies:

In what circumstances will transfers take precedence over new admissions? (list below)

- ☐ Emergencies
- ☐ Overhoused
- ☐ Underhoused
- ☐ Medical justification
- ☐ Administrative reasons determined by the PHA (e.g., to permit modernization work)
- ☐ Resident choice: (state circumstances below)
- ☐ Other: (list below)

c. Preferences

1. ☐ Yes ☐ No: Has the PHA established preferences for admission to public housing (other than date and time of application)? (If “no” is selected, skip to subsection **(5) Occupancy**)
2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences:

- ☐ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- ☐ Victims of domestic violence
- ☐ Substandard housing
- ☐ Homelessness
- ☐ High rent burden (rent is > 50 percent of income)

Other preferences: (select below)

- ☐ Working families and those unable to work because of age or disability
- ☐ Veterans and veterans’ families
- ☐ Residents who live and/or work in the jurisdiction
- ☐ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☐ Households that contribute to meeting income requirements (targeting)
- ☐ Those previously enrolled in educational, training, or upward mobility programs
- ☐ Victims of reprisals or hate crimes
- ☐ Other preference(s) (list below)

3. If the PHA will employ admissions preferences, please prioritize by placing a “1” in the space that represents your first priority, a “2” in the box representing your second

priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use “1” more than once, “2” more than once, etc.

Date and Time

Former Federal preferences:

Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)  
Victims of domestic violence  
Substandard housing  
Homelessness  
High rent burden

Other preferences (select all that apply)

- ☐ Working families and those unable to work because of age or disability
- ☐ Veterans and veterans’ families
- ☐ Residents who live and/or work in the jurisdiction
- ☐ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☐ Households that contribute to meeting income requirements (targeting)
- ☐ Those previously enrolled in educational, training, or upward mobility programs
- ☐ Victims of reprisals or hate crimes
- ☐ Other preference(s) (list below)

4. Relationship of preferences to income targeting requirements:

- ☐ The PHA applies preferences within income tiers
- ☐ Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

#### **(5) Occupancy**

a. What reference materials can applicants and residents use to obtain information about the rules of occupancy of public housing (select all that apply)

- ☐ The PHA-resident lease
- ☐ The PHA’s Admissions and (Continued) Occupancy policy
- ☐ PHA briefing seminars or written materials
- ☐ Other source (list)

b. How often must residents notify the PHA of changes in family composition? (select all that apply)

- ☐ At an annual reexamination and lease renewal
- ☐ Any time family composition changes
- ☐ At family request for revision
- ☐ Other (list)

#### **(6) Deconcentration and Income Mixing**

- a. ☐ Yes ☐ No: Did the PHA's analysis of its family (general occupancy) developments to determine concentrations of poverty indicate the need for measures to promote deconcentration of poverty or income mixing?
- b. ☐ Yes ☐ No: Did the PHA adopt any changes to its **admissions policies** based on the results of the required analysis of the need to promote deconcentration of poverty or to assure income mixing?
- c. If the answer to b was yes, what changes were adopted? (select all that apply)
- ☐ Adoption of site based waiting lists  
If selected, list targeted developments below:
  - ☐ Employing waiting list "skipping" to achieve deconcentration of poverty or income mixing goals at targeted developments  
If selected, list targeted developments below:
  - ☐ Employing new admission preferences at targeted developments  
If selected, list targeted developments below:
  - ☐ Other (list policies and developments targeted below)
- d. ☐ Yes ☐ No: Did the PHA adopt any changes to **other** policies based on the results of the required analysis of the need for deconcentration of poverty and income mixing?
- e. If the answer to d was yes, how would you describe these changes? (select all that apply)
- ☐ Additional affirmative marketing
  - ☐ Actions to improve the marketability of certain developments
  - ☐ Adoption or adjustment of ceiling rents for certain developments

- ☐ Adoption of rent incentives to encourage deconcentration of poverty and income-mixing
- ☐ Other (list below)

f. Based on the results of the required analysis, in which developments will the PHA make special efforts to attract or retain higher-income families? (select all that apply)

- ☐ Not applicable: results of analysis did not indicate a need for such efforts
- ☐ List (any applicable) developments below:

g. Based on the results of the required analysis, in which developments will the PHA make special efforts to assure access for lower-income families? (select all that apply)

- ☐ Not applicable: results of analysis did not indicate a need for such efforts
- ☐ List (any applicable) developments below:

## B. Section 8

Exemptions: PHAs that do not administer section 8 are not required to complete sub-component 3B. Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).

### (1) Eligibility

a. What is the extent of screening conducted by the PHA? (select all that apply)

- ☐ Criminal or drug-related activity only to the extent required by law or regulation
- ☒ Criminal and drug-related activity, more extensively than required by law or regulation
- ☐ More general screening than criminal and drug-related activity (list factors below)
- ☐ Other (list below)

b. ☒ Yes ☐ No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

c. ☐ Yes ☐ No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?

d. ☒ Yes ☐ No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source) But just for the units we actually rent ourselves (USDA/Public Housing/Project based)

e. Indicate what kinds of information you share with prospective landlords? (select all that apply)

☐ Criminal or drug-related activity

☒ Other (describe below)

Only past landlord and address.

### **(2) Waiting List Organization**

a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)

☐ None

☐ Federal public housing

☐ Federal moderate rehabilitation

☐ Federal project-based certificate program

☒ Other federal or local program (list below)

We receive MHDC assistance from the state. If someone living within the city limits of Kirksville applies for our assistance, they may receive Missouri Housing Development Commission assistance while they wait for assistance on the Kirksville HA waiting list, if they want to move within the city limits of Kirksville. We put these on the same waiting list so that if they find a unit outside of the city limits, we process Section 8 rental assistance.

b. Where may interested persons apply for admission to section 8 tenant-based assistance? (select all that apply)

☒ PHA main administrative office

☒ Other (list below)

Any of the outreach offices in the other four counties and the Public Housing office

### **(3) Search Time**

a. ☒ Yes ☐ No: Does the PHA give extensions on standard 60-day period to search for a unit?

If yes, state circumstances below:

Units are hard to come by in our area. We have to extend a lot of certificates until a suitable unit is found.

### **(4) Admissions Preferences**

a. Income targeting

☐ Yes ☒ No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 75% of all new admissions to the section 8 program to families at or below 30% of median area income?

b. Preferences



1. ☐ Yes ☒ No: Has the PHA established preferences for admission to section 8 tenant-based assistance? (other than date and time of application) (if no, skip to subcomponent **(5) Special purpose section 8 assistance programs**)
2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences

- ☐ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- ☐ Victims of domestic violence
- ☐ Substandard housing
- ☐ Homelessness
- ☐ High rent burden (rent is > 50 percent of income)

Other preferences (select all that apply)

- ☐ Working families and those unable to work because of age or disability
- ☐ Veterans and veterans' families
- ☐ Residents who live and/or work in your jurisdiction
- ☐ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☐ Households that contribute to meeting income requirements (targeting)
- ☐ Those previously enrolled in educational, training, or upward mobility programs
- ☐ Victims of reprisals or hate crimes
- ☐ Other preference(s) (list below)

3. If the PHA will employ admissions preferences, please prioritize by placing a "1" in the space that represents your first priority, a "2" in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use "1" more than once, "2" more than once, etc.

Date and Time

Former Federal preferences

Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)

Victims of domestic violence

Substandard housing

Homelessness

High rent burden

Other preferences (select all that apply)

- ☐ Working families and those unable to work because of age or disability
- ☐ Veterans and veterans' families
- ☐ Residents who live and/or work in your jurisdiction
- ☐ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☐ Households that contribute to meeting income requirements (targeting)
- ☐ Those previously enrolled in educational, training, or upward mobility programs
- ☐ Victims of reprisals or hate crimes
- ☐ Other preference(s) (list below)

4. Among applicants on the waiting list with equal preference status, how are applicants selected? (select one)

- ☐ Date and time of application
- ☐ Drawing (lottery) or other random choice technique

5. If the PHA plans to employ preferences for "residents who live and/or work in the jurisdiction" (select one)

- ☐ This preference has previously been reviewed and approved by HUD
- ☐ The PHA requests approval for this preference through this PHA Plan

6. Relationship of preferences to income targeting requirements: (select one)

- ☐ The PHA applies preferences within income tiers
- ☐ Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

**(5) Special Purpose Section 8 Assistance Programs**

a. In which documents or other reference materials are the policies governing eligibility, selection, and admissions to any special-purpose section 8 program administered by the PHA contained? (select all that apply)

- ☒ The Section 8 Administrative Plan
- ☒ Briefing sessions and written materials
- ☐ Other (list below)

b. How does the PHA announce the availability of any special-purpose section 8 programs to the public?

- ☒ Through published notices  
☒ Other (list below)

We currently have no special-purpose programs. We will be implementing the homeownership program in 2001. This will be advertised in local papers, with fliers, and on the local radio stations.

#### **4. PHA Rent Determination Policies**

[24 CFR Part 903.7 9 (d)]

##### **A. Public Housing**

Exemptions: PHAs that do not administer public housing are not required to complete sub-component 4A.

##### **(1) Income Based Rent Policies**

Describe the PHA's income based rent setting policy/ies for public housing using, including discretionary (that is, not required by statute or regulation) income disregards and exclusions, in the appropriate spaces below.

a. Use of discretionary policies: (select one)

- ☐ The PHA will not employ any discretionary rent-setting policies for income based rent in public housing. Income-based rents are set at the higher of 30% of adjusted monthly income, 10% of unadjusted monthly income, the welfare rent, or minimum rent (less HUD mandatory deductions and exclusions). (If selected, skip to sub-component (2))

---or---

- ☐ The PHA employs discretionary policies for determining income based rent (If selected, continue to question b.)

b. Minimum Rent

1. What amount best reflects the PHA's minimum rent? (select one)

- ☐ \$0  
☐ \$1-\$25  
☐ \$26-\$50

2. ☐ Yes ☐ No: Has the PHA adopted any discretionary minimum rent hardship exemption policies?

3. If yes to question 2, list these policies below:

c. Rents set at less than 30% than adjusted income

1. ☐ Yes ☐ No: Does the PHA plan to charge rents at a fixed amount or percentage less than 30% of adjusted income?

2. If yes to above, list the amounts or percentages charged and the circumstances under which these will be used below:

d. Which of the discretionary (optional) deductions and/or exclusions policies does the PHA plan to employ (select all that apply)

☐ For the earned income of a previously unemployed household member

☐ For increases in earned income

☐ Fixed amount (other than general rent-setting policy)

If yes, state amount/s and circumstances below:

☐ Fixed percentage (other than general rent-setting policy)

If yes, state percentage/s and circumstances below:

☐ For household heads

☐ For other family members

☐ For transportation expenses

☐ For the non-reimbursed medical expenses of non-disabled or non-elderly families

☐ Other (describe below)

e. Ceiling rents

1. Do you have ceiling rents? (rents set at a level lower than 30% of adjusted income) (select one)

☐ Yes for all developments

☐ Yes but only for some developments

☐ No

2. For which kinds of developments are ceiling rents in place? (select all that apply)

☐ For all developments

- ☐ For all general occupancy developments (not elderly or disabled or elderly only)
- ☐ For specified general occupancy developments
- ☐ For certain parts of developments; e.g., the high-rise portion
- ☐ For certain size units; e.g., larger bedroom sizes
- ☐ Other (list below)

3. Select the space or spaces that best describe how you arrive at ceiling rents (select all that apply)

- ☐ Market comparability study
- ☐ Fair market rents (FMR)
- ☐ 95<sup>th</sup> percentile rents
- ☐ 75 percent of operating costs
- ☐ 100 percent of operating costs for general occupancy (family) developments
- ☐ Operating costs plus debt service
- ☐ The "rental value" of the unit
- ☐ Other (list below)

f. Rent re-determinations:

1. Between income reexaminations, how often must tenants report changes in income or family composition to the PHA such that the changes result in an adjustment to rent? (select all that apply)

- ☐ Never
- ☐ At family option
- ☐ Any time the family experiences an income increase
- ☐ Any time a family experiences an income increase above a threshold amount or percentage: (if selected, specify threshold)\_\_\_\_\_
- ☐ Other (list below)

g. ☐ Yes ☐ No: Does the PHA plan to implement individual savings accounts for residents (ISAs) as an alternative to the required 12 month disallowance of earned income and phasing in of rent increases in the next year?

## **(2) Flat Rents**

1. In setting the market-based flat rents, what sources of information did the PHA use to establish comparability? (select all that apply.)

- ☐ The section 8 rent reasonableness study of comparable housing
- ☐ Survey of rents listed in local newspaper
- ☐ Survey of similar unassisted units in the neighborhood
- ☐ Other (list/describe below)

## **B. Section 8 Tenant-Based Assistance**

Exemptions: PHAs that do not administer Section 8 tenant-based assistance are not required to complete sub-component 4B. **Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**

### **(1) Payment Standards**

Describe the voucher payment standards and policies.

a. What is the PHA's payment standard? (select the category that best describes your standard)

- ☐ At or above 90% but below 100% of FMR
- ☐ 100% of FMR
- ☒ Above 100% but at or below 110% of FMR
- ☐ Above 110% of FMR (if HUD approved; describe circumstances below)

b. If the payment standard is lower than FMR, why has the PHA selected this standard? (select all that apply)

- ☐ FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area
- ☐ The PHA has chosen to serve additional families by lowering the payment standard
- ☐ Reflects market or submarket
- ☐ Other (list below)

c. If the payment standard is higher than FMR, why has the PHA chosen this level? (select all that apply)

- ☒ FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
- ☐ Reflects market or submarket
- ☒ To increase housing options for families
- ☐ Other (list below)

d. How often are payment standards reevaluated for adequacy? (select one)

- ☒ Annually
- ☐ Other (list below)

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)

- ☒ Success rates of assisted families
- ☒ Rent burdens of assisted families
- ☐ Other (list below)

## **(2) Minimum Rent**

a. What amount best reflects the PHA's minimum rent? (select one)

- ☒ \$0
- ☐ \$1-\$25
- ☐ \$26-\$50

b. ☐ Yes ☒ No: Has the PHA adopted any discretionary minimum rent hardship exemption policies? (if yes, list below)  
We have waived the minimum rent.

## **5. Operations and Management**

[24 CFR Part 903.7 9 (e)]

Exemptions from Component 5: High performing and small PHAs are not required to complete this section. Section 8 only PHAs must complete parts A, B, and C(2)

### **A. PHA Management Structure**

Describe the PHA's management structure and organization.

(select one)

- ☐ An organization chart showing the PHA's management structure and organization is attached.
- ☒ A brief description of the management structure and organization of the PHA follows:

### **ATTACHMENT B**

Scotland County PHA is a rural housing agency. We are spread over five sparsely populated counties of Adair, Clark, Knox, Schuyler and Scotland. These county courts have joined together in a cooperative effort of improving the housing opportunities available to the residents of their respective counties. Scotland County PHA has contracted the Northeast Missouri Regional Planning Commission/Rural Development Corporation as the administrative agency. We maintain an outreach office in each county. The outreach offices take the applications and send the verifications. The application is then forwarded to the Central office in Memphis, MO

and processed. After eligibility is determined, the application is forwarded back to the outreach office which then inspects the unit and gets the paperwork signed. All paperwork and financial information is maintained in the central office.

### **B. HUD Programs Under PHA Management**

List Federal programs administered by the PHA, number of families served at the beginning of the upcoming fiscal year, and expected turnover in each. (Use “NA” to indicate that the PHA does not operate any of the programs listed below.)

| <b>Program Name</b>   | <b>Units or Families Served at Year Beginning</b> | <b>Expected Turnover</b> |
|---|---|--------------------------|
| Public Housing  | N/A   |                          |
| Section 8 Vouchers  | 17  | 24 ON/8 OFF              |
| Section 8 Certificates  | 160   | 92 ON/66 OFF             |
| Section 8 Mod Rehab   | N/A   |                          |
| Special Purpose Section 8 Certificates/Vouchers (list individually) | N/A   |                          |
| Public Housing Drug Elimination Program (PHDEP)                     | N/A   |                          |
|   |   |                          |
|   |   |                          |
| Other Federal Programs(list individually)                           |   |                          |
| MHDC  | 17  | 24 ON/15 OFF             |
|   |   |                          |

### **C. Management and Maintenance Policies**

List the PHA’s public housing management and maintenance policy documents, manuals and handbooks that contain the Agency’s rules, standards, and policies that govern maintenance and management of public housing, including a description of any measures necessary for the prevention or eradication of pest infestation (which includes cockroach infestation) and the policies governing Section 8 management.

(1) Public Housing Maintenance and Management: (list below)

(2) Section 8 Management: (list below)

The Scotland County PHA follows the minimum housing quality standards and local housing codes. When it comes to pest control, we have a flier which is sent to the landlord and tenant. We don’t decide who is responsible for the bugs but the flier gives them an idea of how to decide this. We just require they be taken care of.



## 6. PHA Grievance Procedures

[24 CFR Part 903.7 9 (f)]

Exemptions from component 6: High performing PHAs are not required to complete component 6. Section 8-Only PHAs are exempt from sub-component 6A.

### A. Public Housing

1. ☐ Yes ☐ No: Has the PHA established any written grievance procedures in addition to federal requirements found at 24 CFR Part 966, Subpart B, for residents of public housing?

If yes, list additions to federal requirements below:

2. Which PHA office should residents or applicants to public housing contact to initiate the PHA grievance process? (select all that apply)
- ☐ PHA main administrative office
  - ☐ PHA development management offices
  - ☐ Other (list below)

### B. Section 8 Tenant-Based Assistance

1. ☒ Yes ☐ No: Has the PHA established informal review procedures for applicants to the Section 8 tenant-based assistance program and informal hearing procedures for families assisted by the Section 8 tenant-based assistance program in addition to federal requirements found at 24 CFR 982?

If yes, list additions to federal requirements below:  
We have no additions.

2. Which PHA office should applicants or assisted families contact to initiate the informal review and informal hearing processes? (select all that apply)
- ☒ PHA main administrative office
  - ☒ Other (list below)  
We like for them to work directly with the central office, housing director. Due to the distance and phone call costs, they are welcome to phone their local office and the housing director will work with them to set up a time for a hearing at their local office.

## **7. Capital Improvement Needs**

[24 CFR Part 903.7 9 (g)]

Exemptions from Component 7: Section 8 only PHAs are not required to complete this component and may skip to Component 8.

### **A. Capital Fund Activities**

Exemptions from sub-component 7A: PHAs that will not participate in the Capital Fund Program may skip to component 7B. All other PHAs must complete 7A as instructed.

#### **(1) Capital Fund Program Annual Statement**

Using parts I, II, and III of the Annual Statement for the Capital Fund Program (CFP), identify capital activities the PHA is proposing for the upcoming year to ensure long-term physical and social viability of its public housing developments. This statement can be completed by using the CFP Annual Statement tables provided in the table library at the end of the PHA Plan template **OR**, at the PHA's option, by completing and attaching a properly updated HUD-52837.

Select one:

☐ The Capital Fund Program Annual Statement is provided as an attachment to the PHA Plan at Attachment (state name)

-or-

☐ The Capital Fund Program Annual Statement is provided below: (if selected, copy the CFP Annual Statement from the Table Library and insert here)

#### **(2) Optional 5-Year Action Plan**

Agencies are encouraged to include a 5-Year Action Plan covering capital work items. This statement can be completed by using the 5 Year Action Plan table provided in the table library at the end of the PHA Plan template **OR** by completing and attaching a properly updated HUD-52834.

a. ☐ Yes ☐ No: Is the PHA providing an optional 5-Year Action Plan for the Capital Fund? (if no, skip to sub-component 7B)

b. If yes to question a, select one:

☐ The Capital Fund Program 5-Year Action Plan is provided as an attachment to the PHA Plan at Attachment (state name)

-or-

☐ The Capital Fund Program 5-Year Action Plan is provided below: (if selected, copy the CFP optional 5 Year Action Plan from the Table Library and insert here)

## B. HOPE VI and Public Housing Development and Replacement Activities (Non-Capital Fund)

Applicability of sub-component 7B: All PHAs administering public housing. Identify any approved HOPE VI and/or public housing development or replacement activities not described in the Capital Fund Program Annual Statement.

- ☐ Yes ☐ No: a) Has the PHA received a HOPE VI revitalization grant? (if no, skip to question c; if yes, provide responses to question b for each grant, copying and completing as many times as necessary)
- b) Status of HOPE VI revitalization grant (complete one set of questions for each grant)

1. Development name:
2. Development (project) number:
3. Status of grant: (select the statement that best describes the current status)
  - ☐ Revitalization Plan under development
  - ☐ Revitalization Plan submitted, pending approval
  - ☐ Revitalization Plan approved
  - ☐ Activities pursuant to an approved Revitalization Plan underway

- ☐ Yes ☐ No: c) Does the PHA plan to apply for a HOPE VI Revitalization grant in the Plan year?
- If yes, list development name/s below:

- ☐ Yes ☐ No: d) Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year?
- If yes, list developments or activities below:

- ☐ Yes ☐ No: e) Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement?
- If yes, list developments or activities below:

## **8. Demolition and Disposition**

[24 CFR Part 903.7 9 (h)]

Applicability of component 8: Section 8 only PHAs are not required to complete this section.

1. ☐ Yes ☐ No: Does the PHA plan to conduct any demolition or disposition activities (pursuant to section 18 of the U.S. Housing Act of

1937 (42 U.S.C. 1437p)) in the plan Fiscal Year? (If “No”, skip to component 9; if “yes”, complete one activity description for each development.)

## 2. Activity Description

☐ Yes ☐ No: Has the PHA provided the activities description information in the **optional** Public Housing Asset Management Table? (If “yes”, skip to component 9. If “No”, complete the Activity Description table below.)

| Demolition/Disposition Activity Description   |
|---|
| 1a. Development name:   |
| 1b. Development (project) number:   |
| 2. Activity type: Demolition <input type="checkbox"/><br>Disposition <input type="checkbox"/>   |
| 3. Application status (select one)<br>Approved <input type="checkbox"/><br>Submitted, pending approval <input type="checkbox"/><br>Planned application <input type="checkbox"/> |
| 4. Date application approved, submitted, or planned for submission: <u>(DD/MM/YY)</u>   |
| 5. Number of units affected:  |
| 6. Coverage of action (select one)<br><input type="checkbox"/> Part of the development<br><input type="checkbox"/> Total development  |
| 7. Timeline for activity:<br>a. Actual or projected start date of activity:<br>b. Projected end date of activity:   |

## **9. Designation of Public Housing for Occupancy by Elderly Families or Families with Disabilities or Elderly Families and Families with Disabilities**

[24 CFR Part 903.7 9 (i)]

Exemptions from Component 9; Section 8 only PHAs are not required to complete this section.

1. ☐ Yes ☐ No: Has the PHA designated or applied for approval to designate or does the PHA plan to apply to designate any public housing for occupancy only by the elderly families or only by families with disabilities, or by elderly families and families with disabilities or will apply for designation for occupancy by only elderly families or only families with disabilities, or by elderly families and families with disabilities as provided by section 7 of the

U.S. Housing Act of 1937 (42 U.S.C. 1437e) in the upcoming fiscal year? (If “No”, skip to component 10. If “yes”, complete one activity description for each development, unless the PHA is eligible to complete a streamlined submission; PHAs completing streamlined submissions may skip to component 10.)

**2. Activity Description**

☐ Yes ☐ No: Has the PHA provided all required activity description information for this component in the **optional** Public Housing Asset Management Table? If “yes”, skip to component 10. If “No”, complete the Activity Description table below.

| <b>Designation of Public Housing Activity Description</b>  |
|--|
| 1a. Development name:  |
| 1b. Development (project) number:  |
| 2. Designation type:<br>Occupancy by only the elderly <input type="checkbox"/><br>Occupancy by families with disabilities <input type="checkbox"/><br>Occupancy by only elderly families and families with disabilities <input type="checkbox"/> |
| 3. Application status (select one)<br>Approved; included in the PHA’s Designation Plan <input type="checkbox"/><br>Submitted, pending approval <input type="checkbox"/><br>Planned application <input type="checkbox"/>                          |
| 4. Date this designation approved, submitted, or planned for submission: <u>(DD/MM/YY)</u>   |
| 5. If approved, will this designation constitute a (select one)<br><input type="checkbox"/> New Designation Plan<br><input type="checkbox"/> Revision of a previously-approved Designation Plan?   |
| 6. Number of units affected:   |
| 7. Coverage of action (select one)<br><input type="checkbox"/> Part of the development<br><input type="checkbox"/> Total development   |

**10. Conversion of Public Housing to Tenant-Based Assistance**

[24 CFR Part 903.7 9 (j)]

Exemptions from Component 10; Section 8 only PHAs are not required to complete this section.

**A. Assessments of Reasonable Revitalization Pursuant to section 202 of the HUD FY 1996 HUD Appropriations Act**

1. ☐ Yes ☐ No: Have any of the PHA’s developments or portions of developments been identified by HUD or the PHA as covered

under section 202 of the HUD FY 1996 HUD Appropriations Act? (If “No”, skip to component 11; if “yes”, complete one activity description for each identified development, unless eligible to complete a streamlined submission. PHAs completing streamlined submissions may skip to component 11.)

2. Activity Description

☐ Yes ☐ No: Has the PHA provided all required activity description information for this component in the **optional** Public Housing Asset Management Table? If “yes”, skip to component 11. If “No”, complete the Activity Description table below.

| Conversion of Public Housing Activity Description   |
|---|
| 1a. Development name:<br>1b. Development (project) number:  |
| 2. What is the status of the required assessment?<br><input type="checkbox"/> Assessment underway<br><input type="checkbox"/> Assessment results submitted to HUD<br><input type="checkbox"/> Assessment results approved by HUD (if marked, proceed to next question)<br><input type="checkbox"/> Other (explain below)  |
| 3. <input type="checkbox"/> Yes <input type="checkbox"/> No: Is a Conversion Plan required? (If yes, go to block 4; if no, go to block 5.)  |
| 4. Status of Conversion Plan (select the statement that best describes the current status)<br><input type="checkbox"/> Conversion Plan in development<br><input type="checkbox"/> Conversion Plan submitted to HUD on: (DD/MM/YYYY)<br><input type="checkbox"/> Conversion Plan approved by HUD on: (DD/MM/YYYY)<br><input type="checkbox"/> Activities pursuant to HUD-approved Conversion Plan underway   |
| 5. Description of how requirements of Section 202 are being satisfied by means other than conversion (select one)<br><input type="checkbox"/> Units addressed in a pending or approved demolition application (date submitted or approved:<br><input type="checkbox"/> Units addressed in a pending or approved HOPE VI demolition application (date submitted or approved: )<br><input type="checkbox"/> Units addressed in a pending or approved HOPE VI Revitalization Plan (date submitted or approved: )<br><input type="checkbox"/> Requirements no longer applicable: vacancy rates are less than 10 percent<br><input type="checkbox"/> Requirements no longer applicable: site now has less than 300 units<br><input type="checkbox"/> Other: (describe below) |

**B. Reserved for Conversions pursuant to Section 22 of the U.S. Housing Act of 1937**

**C. Reserved for Conversions pursuant to Section 33 of the U.S. Housing Act of 1937**

**11. Homeownership Programs Administered by the PHA**

[24 CFR Part 903.7 9 (k)]

**A. Public Housing**

Exemptions from Component 11A: Section 8 only PHAs are not required to complete 11A.

1. ☐ Yes ☐ No: Does the PHA administer any homeownership programs administered by the PHA under an approved section 5(h) homeownership program (42 U.S.C. 1437c(h)), or an approved HOPE I program (42 U.S.C. 1437aaa) or has the PHA applied or plan to apply to administer any homeownership programs under section 5(h), the HOPE I program, or section 32 of the U.S. Housing Act of 1937 (42 U.S.C. 1437z-4). (If “No”, skip to component 11B; if “yes”, complete one activity description for each applicable program/plan, unless eligible to complete a streamlined submission due to **small PHA** or **high performing PHA** status. PHAs completing streamlined submissions may skip to component 11B.)

2. Activity Description

- ☐ Yes ☐ No: Has the PHA provided all required activity description information for this component in the **optional** Public Housing Asset Management Table? (If “yes”, skip to component 12. If “No”, complete the Activity Description table below.)

| <b>Public Housing Homeownership Activity Description<br/>(Complete one for each development affected)</b>  |
|--|
| 1a. Development name:<br>1b. Development (project) number:   |
| 2. Federal Program authority:<br><input type="checkbox"/> HOPE I<br><input type="checkbox"/> 5(h)<br><input type="checkbox"/> Turnkey III<br><input type="checkbox"/> Section 32 of the USHA of 1937 (effective 10/1/99) |
| 3. Application status: (select one)<br><input type="checkbox"/> Approved; included in the PHA’s Homeownership Plan/Program   |

|   |
|---|
| <input type="checkbox"/> Submitted, pending approval<br><input type="checkbox"/> Planned application  |
| 4. Date Homeownership Plan/Program approved, submitted, or planned for submission:<br>(DD/MM/YYYY)  |
| 5. Number of units affected:<br>6. Coverage of action: (select one)<br><input type="checkbox"/> Part of the development<br><input type="checkbox"/> Total development |

## B. Section 8 Tenant Based Assistance

1. ☒ Yes ☐ No: Does the PHA plan to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If “No”, skip to component 12; if “yes”, describe each program using the table below (copy and complete questions for each program identified), unless the PHA is eligible to complete a streamlined submission due to high performer status. **High performing PHAs** may skip to component 12.)

1. Program Description: We will be implementing this program in 2001 to any eligible applicant interested. We believe there are many banks in the area that will help with this adventure. We will help as many interested and for the maximum length of time. Rental housing is hard to come by in this area but there is an unlimited supply of affordable houses to buy in the area.

### a. Size of Program

- ☐ Yes ☒ No: Will the PHA limit the number of families participating in the section 8 homeownership option?

If the answer to the question above was yes, which statement best describes the number of participants? (select one)

- ☐ 25 or fewer participants  
☐ 26 - 50 participants  
☐ 51 to 100 participants  
☐ more than 100 participants

### b. PHA-established eligibility criteria

- ☐ Yes ☒ No: Will the PHA's program have eligibility criteria for participation in its Section 8 Homeownership Option program in addition to HUD criteria?

If yes, list criteria below:



## **12. PHA Community Service and Self-sufficiency Programs**

[24 CFR Part 903.7 9 (l)]

Exemptions from Component 12: High performing and small PHAs are not required to complete this component. Section 8-Only PHAs are not required to complete sub-component C.

### **A. PHA Coordination with the Welfare (TANF) Agency**

#### **1. Cooperative agreements:**

☒ Yes ☐ No: Has the PHA entered into a cooperative agreement with the TANF Agency, to share information and/or target supportive services (as contemplated by section 12(d)(7) of the Housing Act of 1937)?

If yes, what was the date that agreement was signed? 10/01/2000

#### **2. Other coordination efforts between the PHA and TANF agency (select all that apply)**

- ☒ Client referrals
- ☒ Information sharing regarding mutual clients (for rent determinations and otherwise)
- ☐ Coordinate the provision of specific social and self-sufficiency services and programs to eligible families
- ☐ Jointly administer programs
- ☐ Partner to administer a HUD Welfare-to-Work voucher program
- ☐ Joint administration of other demonstration program
- ☐ Other (describe)

### **B. Services and programs offered to residents and participants**

#### **(1) General**

##### **a. Self-Sufficiency Policies**

Which, if any of the following discretionary policies will the PHA employ to enhance the economic and social self-sufficiency of assisted families in the following areas? (select all that apply)

- ☐ Public housing rent determination policies
- ☐ Public housing admissions policies
- ☒ Section 8 admissions policies
- ☐ Preference in admission to section 8 for certain public housing families
- ☐ Preferences for families working or engaging in training or education programs for non-housing programs operated or coordinated by the PHA

- ☐ Preference/eligibility for public housing homeownership option participation
- ☐ Preference/eligibility for section 8 homeownership option participation
- ☐ Other policies (list below)

b. Economic and Social self-sufficiency programs

- ☐ Yes ☒ No: Does the PHA coordinate, promote or provide any programs to enhance the economic and social self-sufficiency of residents? (If “yes”, complete the following table; if “no” skip to sub-component 2, Family Self Sufficiency Programs. The position of the table may be altered to facilitate its use. )

| Services and Programs  |                |  |  |   |
|--|----------------|--|--|---|
| Program Name & Description<br>(including location, if appropriate) | Estimated Size | Allocation Method<br>(waiting list/random selection/specific criteria/other) | Access<br>(development office / PHA main office / other provider name) | Eligibility<br>(public housing or section 8 participants or both) |
|  |                |  |  |   |
|  |                |  |  |   |
|  |                |  |  |   |
|  |                |  |  |   |
|  |                |  |  |   |
|  |                |  |  |   |
|  |                |  |  |   |
|  |                |  |  |   |
|  |                |  |  |   |
|  |                |  |  |   |
|  |                |  |  |   |

**(2) Family Self Sufficiency program/s**

a. Participation Description

| Family Self Sufficiency (FSS) Participation |  |  |
|---|--|--|
| Program                                     | Required Number of Participants<br>(start of FY 2001 Estimate) | Actual Number of Participants<br>(As of: DD/MM/YY) |
| Public Housing                              |  |  |
| Section 8                                   |  |  |

- b. ☐ Yes ☐ No: If the PHA is not maintaining the minimum program size required by HUD, does the most recent FSS Action Plan address the steps the PHA plans to take to achieve at least the minimum program size?  
If no, list steps the PHA will take below:

### **C. Welfare Benefit Reductions**

1. The PHA is complying with the statutory requirements of section 12(d) of the U.S. Housing Act of 1937 (relating to the treatment of income changes resulting from welfare program requirements) by: (select all that apply)
- ☐ Adopting appropriate changes to the PHA's public housing rent determination policies and train staff to carry out those policies
  - ☐ Informing residents of new policy on admission and reexamination
  - ☐ Actively notifying residents of new policy at times in addition to admission and reexamination.
  - ☐ Establishing or pursuing a cooperative agreement with all appropriate TANF agencies regarding the exchange of information and coordination of services
  - ☐ Establishing a protocol for exchange of information with all appropriate TANF agencies
  - ☐ Other: (list below)

|  |
|--|
| <b>D. Reserved for Community Service Requirement pursuant to section 12(c) of the U.S. Housing Act of 1937</b> |
|--|

### **13. PHA Safety and Crime Prevention Measures**

[24 CFR Part 903.7 9 (m)]

Exemptions from Component 13: High performing and small PHAs not participating in PHDEP and Section 8 Only PHAs may skip to component 15. High Performing and small PHAs that are participating in PHDEP and are submitting a PHDEP Plan with this PHA Plan may skip to sub-component D.

#### **A. Need for measures to ensure the safety of public housing residents**

1. Describe the need for measures to ensure the safety of public housing residents (select all that apply)
- ☐ High incidence of violent and/or drug-related crime in some or all of the PHA's developments
  - ☐ High incidence of violent and/or drug-related crime in the areas surrounding or adjacent to the PHA's developments
  - ☐ Residents fearful for their safety and/or the safety of their children

- ☐ Observed lower-level crime, vandalism and/or graffiti
- ☐ People on waiting list unwilling to move into one or more developments due to perceived and/or actual levels of violent and/or drug-related crime
- ☐ Other (describe below)

2. What information or data did the PHA used to determine the need for PHA actions to improve safety of residents (select all that apply).

- ☐ Safety and security survey of residents
- ☐ Analysis of crime statistics over time for crimes committed “in and around” public housing authority
- ☐ Analysis of cost trends over time for repair of vandalism and removal of graffiti
- ☐ Resident reports
- ☐ PHA employee reports
- ☐ Police reports
- ☐ Demonstrable, quantifiable success with previous or ongoing anticrime/anti drug programs
- ☐ Other (describe below)

3. Which developments are most affected? (list below)

**B. Crime and Drug Prevention activities the PHA has undertaken or plans to undertake in the next PHA fiscal year**

1. List the crime prevention activities the PHA has undertaken or plans to undertake: (select all that apply)

- ☐ Contracting with outside and/or resident organizations for the provision of crime- and/or drug-prevention activities
- ☐ Crime Prevention Through Environmental Design
- ☐ Activities targeted to at-risk youth, adults, or seniors
- ☐ Volunteer Resident Patrol/Block Watchers Program
- ☐ Other (describe below)

2. Which developments are most affected? (list below)

**C. Coordination between PHA and the police**

1. Describe the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities: (select all that apply)

- ☐ Police involvement in development, implementation, and/or ongoing evaluation of drug-elimination plan
  - ☐ Police provide crime data to housing authority staff for analysis and action
  - ☐ Police have established a physical presence on housing authority property (e.g., community policing office, officer in residence)
  - ☐ Police regularly testify in and otherwise support eviction cases
  - ☐ Police regularly meet with the PHA management and residents
  - ☐ Agreement between PHA and local law enforcement agency for provision of above-baseline law enforcement services
  - ☐ Other activities (list below)
2. Which developments are most affected? (list below)

#### **D. Additional information as required by PHDEP/PHDEP Plan**

PHAs eligible for FY 2001 PHDEP funds must provide a PHDEP Plan meeting specified requirements prior to receipt of PHDEP funds.

- ☐ Yes ☐ No: Is the PHA eligible to participate in the PHDEP in the fiscal year covered by this PHA Plan?
- ☐ Yes ☐ No: Has the PHA included the PHDEP Plan for FY 2001 in this PHA Plan?
- ☐ Yes ☐ No: This PHDEP Plan is an Attachment. (Attachment Filename: \_\_\_\_)

### **14. RESERVED FOR PET POLICY**

[24 CFR Part 903.7 9 (n)]

### **15. Civil Rights Certifications**

[24 CFR Part 903.7 9 (o)]

Civil rights certifications are included in the PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations.

### **16. Fiscal Audit**

[24 CFR Part 903.7 9 (p)]

- 1. ☒ Yes ☐ No: Is the PHA required to have an audit conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U.S.C. 1437c(h))?  
(If no, skip to component 17.)
- 2. ☒ Yes ☐ No: Was the most recent fiscal audit submitted to HUD?
- 3. ☒ Yes ☐ No: Were there any findings as the result of that audit?
- 4. ☐ Yes ☒ No: If there were any findings, do any remain unresolved?  
If yes, how many unresolved findings remain? \_\_\_\_

5. ☒ Yes ☐ No: Have responses to any unresolved findings been submitted to HUD?  
If not, when are they due (state below)?

## **17. PHA Asset Management**

[24 CFR Part 903.7 9 (q)]

Exemptions from component 17: Section 8 Only PHAs are not required to complete this component. High performing and small PHAs are not required to complete this component.

1. ☐ Yes ☐ No: Is the PHA engaging in any activities that will contribute to the long-term asset management of its public housing stock , including how the Agency will plan for long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs that have **not** been addressed elsewhere in this PHA Plan?
2. What types of asset management activities will the PHA undertake? (select all that apply)
- ☐ Not applicable
  - ☐ Private management
  - ☐ Development-based accounting
  - ☐ Comprehensive stock assessment
  - ☐ Other: (list below)
3. ☐ Yes ☐ No: Has the PHA included descriptions of asset management activities in the **optional** Public Housing Asset Management Table?

## **18. Other Information**

[24 CFR Part 903.7 9 (r)]

### **A. Resident Advisory Board Recommendations**

1. ☐ Yes ☒ No: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?

We advertised this year for a meeting in each county and no one showed, just like last year! I then had the PHA Board approve the Plan. The Board members receive Federal funds from other programs. They are members of each county elected by their community. They had no comments on the plan or any change requests. I will be advertising again and trying to create interest, but due to our large, sparse area and the numbers being down, I don't believe there is any interest. If there are comments at that time, I will forward a modified Plan.

2. If yes, the comments are: (if comments were received, the PHA **MUST** select one)

- ☐ Attached at Attachment (File name)  
☐ Provided below:

3. In what manner did the PHA address those comments? (select all that apply)

- ☐ Considered comments, but determined that no changes to the PHA Plan were necessary.  
☐ The PHA changed portions of the PHA Plan in response to comments  
List changes below:  
  
☐ Other: (list below)

### **B. Description of Election process for Residents on the PHA Board**

1. ☒ Yes ☐ No: Does the PHA meet the exemption criteria provided section 2(b)(2) of the U.S. Housing Act of 1937? (If no, continue to question 2; if yes, skip to sub-component C.)
2. ☐ Yes ☐ No: Was the resident who serves on the PHA Board elected by the residents? (If yes, continue to question 3; if no, skip to sub-component C.)

### **3. Description of Resident Election Process**

a. Nomination of candidates for place on the ballot: (select all that apply)

- ☐ Candidates were nominated by resident and assisted family organizations  
☐ Candidates could be nominated by any adult recipient of PHA assistance  
☐ Self-nomination: Candidates registered with the PHA and requested a place on ballot  
☐ Other: (describe)

b. Eligible candidates: (select one)

- ☐ Any recipient of PHA assistance  
☐ Any head of household receiving PHA assistance  
☐ Any adult recipient of PHA assistance  
☐ Any adult member of a resident or assisted family organization  
☐ Other (list)

c. Eligible voters: (select all that apply)

- ☐ All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)  
☐ Representatives of all PHA resident and assisted family organizations  
☐ Other (list)

### **C. Statement of Consistency with the Consolidated Plan**

For each applicable Consolidated Plan, make the following statement (copy questions as many times as necessary).

1. Consolidated Plan jurisdiction: (provide name here)  
State of Missouri
2. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply)

- ☒ The PHA has based its statement of needs of families in the jurisdiction on the needs expressed in the Consolidated Plan/s.
- ☐ The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
- ☒ The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.
- ☒ Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)

We intend to promote the development of our assistance by encouraging consultation with public and private agencies including those outside our jurisdiction, to identify shared needs and solutions to housing problems.

We will strengthen partnerships with jurisdictions to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations, to enable them to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities for every American, particularly for very low-income and low-income persons.

We will help by assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and, increasing the availability of permanent housing in standard condition and affordable cost to low-income and very low-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability.

4. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: (describe below)

### **D. Other Information Required by HUD**

Use this section to provide any additional information requested by HUD.

### **19. Significant Amendment or Modification**

The SCPHA has made significant modifications to the following:

- Minimum rent of \$25.00 has been disposed of.



- Our agency has raised our payment standard to 110% of the FMR for our area.

## **Attachments**

Use this section to provide any additional attachments referenced in the Plans.

### **A. DECONCENTRATION PLAN**

The Northeast Missouri market area contains Adair, Clark, Knox, Scotland and Schuyler counties and is located in the northeast corner of the state. The largest city, Kirksville, is in the county of Adair.

Population in this area, per the 1990 census indicates that over 98 percent of the population are White, the remaining 2 percent of the population are ethnic minority. The per capita income is \$12,588, while median family income is \$23,180 in 1990.

Eligibility, admission to and occupancy of low-income Public Housing are governed by requirements of the Department of Housing and Urban Development, with some latitude for local policies and procedures. Memphis Housing Authority and Scotland County Housing Agency will not discriminate with respect to any housing accommodations, facilities, services, financial aid or other benefits involved in its federally funded public housing programs; the PHA, its officials, administrators, agents servants, employees, successors, all persons exercising governance over the PHA, and all persons in active concert or participation with any of them, agree to refrain from any acts which, on the grounds of race, color, creed, age, sex, handicap, familial status or national origin.

The Scotland County PHA and Memphis Housing Authority maintain a waiting list for applicants interested in the various public housing programs. All admissions to public housing shall be made on the basis of application for admission and shall constitute the basic record of each family applying for admission. All supplemental materials pertaining to eligibility shall also be considered a part of the application record and carefully recorded. This includes verification of income and family composition and such other data as may be required. The PHA does not

provide emergency housing and cannot modify the other assignments otherwise prescribed because of emergency considerations.

The PHA shall make every effort possible to provide for de-concentration of poverty and income mixing in its communities by bringing higher income residents into lower income units and lower income residents into higher income units.

To this extent the Memphis Housing Authority shall insure that not less than 40% of all new admissions shall be families whose income at the time of their admission does not exceed 30% of the area median income, as determined by the Secretary of HUD with adjustments for smaller and larger families.

The PHA does not intend to utilize and/or impose any specific income or racial quotas nor will the PHA offer incentives for eligible families to occupy units predominately occupied by families having either lower or higher incomes.

Date and time of application will select applicants, once the resident has provided all eligibility information and is determined eligible.

With the Section 8 Rental Assistance Program, this PHA will explain to the family the advantages of moving to an area outside of a high-poverty census tract. The PHA will emphasize that such areas generally have better schools, a lower crime-rate, better public services and more shopping and other amenities. The PHA will also note that preliminary data from local moving-to-opportunity programs appear to substantiate that children of families moving from a high-poverty area reach higher levels of school achievement.

Since Northeast Missouri is considered to be a high-poverty census tract, the PHA will explain portability to all applicants.

## **ATTACHMENT C.**

### ***Cooperative Agreement for Economic Self-Sufficiency between the Public Housing Agency and The Welfare Agency***

#### ***MEMORANDUM OF AGREEMENT (MOA)***

This Memorandum of Agreement, hereinafter referred to as “MOA”, is made and entered into between the Scotland County PHA, Memphis Housing Authority and Lancaster Housing Authority (Public Housing Agency and Public Housing Authorities), governmental entity corporations hereinafter referred to as the “PHAs” and Division of Family Services (Local Welfare Agency), an organization hereinafter referred to as “Welfare Agency”. The parties hereto agree as follows:

*WHEREAS*, the Quality Housing and Work Responsibility Act of 1998 (hereinafter referred to as “PHRA”, the Public Housing Reform Act) envisions that the PHA and the Welfare Agency will target services to families who receive housing assistance, and will work together to help these families to become self-sufficient;

*WHEREAS*, the PHAs and the Welfare Agency recognize the significant overlap in the population receiving welfare assistance and living in public housing or receiving Section 8 tenant-based assistance;

*WHEREAS*, the PHAs and the Welfare Agency recognize that these families have the potential to succeed and become economically self-sufficient where adequate supportive services are provided;

*WHEREAS*, the PHAs and the Welfare Agency recognize that coordinated administrative practices support participant self-sufficiency and it is in the best interest of all parties concerned to coordinate efforts aimed at jointly assisting these families in becoming economically self-sufficient so that efforts are not duplicated and so that the strengths of both the PHA and the Welfare Agency can be used to benefit all families; and

*WHEREAS*, the PHA and the Welfare Agency recognize the need for a streamlined process to collect, verify and provide information as necessary to either party in a timely manner to ensure efficient delivery of service, and to detect and deter participant fraud and program noncompliance;

Therefore be it resolved that the parties agree to the following:

## PURPOSE OF MEMORANDUM OF AGREEMENT (MOA):

The purpose of this MOA is to carry out, on a local level, Sec. 512(d)(7) of the Public Housing Reform Act of 1998 (PHRA) (implemented at 24 CFR 5.613). That section states, in relevant part, the following:

“A public housing agency...shall make its best efforts to enter into such cooperation agreements, with State, local, and other agencies providing...welfare or public assistance..., as may be necessary, to provide...information to facilitate administration (of their program requirements) and other information regarding rents, income, and assistance that may assist a public housing agency or welfare or public assistance agency in carrying out its functions”

“A public housing agency shall seek to include in a cooperation agreement...requirements and provisions designed to target assistance under welfare and public assistance programs to families residing in public housing projects and families receiving tenant-based assistance under section 9, which may include providing for economic self-sufficiency services within such housing, providing for services designed to meet the unique employment-related needs of residents of such housing and recipients of such assistance, providing for placement of workfare positions on-site in such housing, and such other elements as may be appropriate.”

This MOA carries out this provision by identifying common goals and purposes of both the PHAs and the Welfare Agency that support the economic self-sufficiency efforts of low-income families receiving welfare assistance and living in public housing or receiving Section 8 tenant-based assistance. The PHAs and the Welfare Agency agree to the following goals:

- Targeting services and resources to families to assist them in achieving economic self-sufficiency;
- Coordinating and streamlining the administrative functions to ensure the efficient delivery of services to families; and
- Reducing and discouraging fraud and noncompliance with welfare and housing program requirements.

### **A. TARGETING SERVICES AND RESOURCES**

Sec. 512(7)(b) of the Public Housing Reform Act (PHRA) and 24 CFR 5613 states that housing authorities and local welfare agencies should enter into cooperative agreements which include provisions designed to target assistance and services to families receiving federal housing assistance. The PHA and the Welfare Agency agree to carry out this provision through targeting services and resources to programs that support the economic self-sufficiency of low-income families receiving welfare assistance and living in public housing or receiving Section 8 tenant-based assistance.

Pursuant to this commitment made by the Welfare Agency and the PHAs, the following commitments and responsibilities will be provided by the Welfare Agency:

- The Welfare Agency will arrange for childcare for eligible families receiving welfare and living in public housing or receiving Section 8 tenant-based assistance during their participation in employment and training related activities for a period agreed upon by the Welfare Agency and the PHAs.
- The Welfare Agency will provide or arrange for employment related workshops/job training for eligible families receiving welfare and living in public housing or receiving Section 8 assistance for a time period agreed upon by the Welfare Agency and the PHAs.

Pursuant to the commitment made by the Welfare Agency and the PHAs, the PHA will provide the following commitments and responsibilities:

- The PHA will send out timely notification to all public housing residents of all joint services provided by the PHAs and the Welfare Agency to ensure that an adequate number of families are being served.
- The PHAs will provide meeting space for employment related workshops and/or services provided by the Welfare Agency for families receiving welfare and living in public housing or receiving Section 8 assistance for a time period agreed upon by the Welfare Agency and the PHAs.

## **B. COORDINATING DELIVERY OF ASSISTANCE AND SERVICES**

The Welfare Agency and the PHAs will coordinate and streamline the delivery of services to joint recipients of assistance. This will include coordination of resources and program activities, identification of eligible participants and coordination of verification of information to determine program eligibility.

Pursuant to the commitment made by the Welfare Agency and the PHA, both the Welfare and the PHA will provide the following commitments and responsibilities:

- The PHA and the Welfare Agency will implement a streamlined of referrals for families receiving welfare or living in public housing or receiving Section 8 tenant-based assistance to facilitate admission to welfare or PHA programs. This process is described in Attachment A.

### **C. PROVIDING INFORMATION TO REWARD WORK AND PROMOTE COMPLIANCE WITH WELFARE AND HOUSING PROGRAM REQUIREMENTS.**

The Public Housing Reform Act requires the PHA to obtain and verify information regarding families living in public housing or receiving Section 8 tenant-based assistance from Welfare Agencies for various specific purposes described below. To carry out these purposes, the PHAs and the Welfare Agency work together to streamline to verify participant income and other information used to determine program eligibility and program compliance.

The following commitments and responsibilities will be provided by both the Welfare Agency and the PHAs:

- Target Supportive Services. The Welfare Agency and the PHAs will implement a streamlined process for verification by each party, and the sharing of information, for all families jointly served by the Welfare Agency and the PHAs in order to determine if a family in public housing or receiving Section 8 assistance is receiving welfare benefits/assistance. This will be done so that supportive services can be targeted as provided by this agreement.
- Provide Welfare to Work Incentives. The Welfare Agency and the PHAs will implement a streamlined process for verification by each party, and the sharing of information, for all families jointly served by the Welfare Agency and the PHAs in order to determine if a family in public housing is eligible for a “disallowance of earned income from rent determination” because of an increase in income due to employment during the 12-month period beginning on the date on which the employment began and a phase-in of fifty percent of the total rent increase for the next 12-month period. [Pursuant to PHRA, Sec. 508(d)] The eligible family must:
  - Reside in public housing; AND
  - Have experienced an increase in income as a result of employment of a member of the family who has previously unemployed for one or more years: OR
  - Have experienced an increase in income during participation of a family member in any family self-sufficiency or other job training program; OR
  - Have or has, within six months, been assisted under any State program for temporary assistance for needy families under part A of title IV of the Social Security Act and whose earned income *increases*.
- Encourage Welfare Compliance. The Welfare Agency and the PHAs will implement a streamlined process for verification by each party, and the sharing of information, for all families jointly served by the Welfare Agency and the PHAs in order to determine if a family in public housing or receiving Section 8

assistance that has a decrease in income may have their rent decreased. The Welfare Agency will ensure that the PHAs have information whether the family's welfare benefits/assistance has been reduced or terminated and if this reduction or termination was due to fraud or noncompliance with an economic self-sufficiency program or work activity requirement as defined in Sec. 512(d)(2)(A) and (3) – not including any reduction or termination of benefits at expiration of a lifetime or other time limit on the payment of welfare benefits.

- Determining Exemptions from Public Housing Community Service Requirements. Welfare Agency and the PHAs will implement a streamlined process for verification by each party, and the sharing of information, for all families jointly served by the Welfare Agency and the PHAs in order to determine if adult members of a family in public housing are exempt from Community Service because they are:
  - Engaged in a work activity (as such term is defined in Section 407(d) of the Social Security Act [42 U.S.C. 607 (d)], as in effect on and after July 1, 1997;
  - Engaged in a work activity under the State program funded under Part A of Title IV of the Social Security Act (42 U.S.C. 601, et. seq.) or under any other welfare program of the State in which the public housing agency is located, including a State-administered welfare-to-work program; or,
  - Receiving assistance under a State program funded under Part A of Title IV of the Social Security (42U.S.C. 601 et. seq.) or under any other welfare program, and has not been found by the State or other administering entity to be in noncompliance with such program.
- The Welfare Agency and the PHA will implement a streamlined process for timely verification, including a written verification form, to ensure that the Welfare Agency and the PHAs can release relevant information to either party regarding all areas stated above.

**Note:** *The processes of verification for all of these five sections are described in Attachment A of this agreement.*

*WHEREAS*, both parties herein fully understand and agree to the rules and responsibilities outlined in this agreement.

## ATTACHMENT A TO MEMORANDUM OF AGREEMENT

- Memphis HA, Scotland County PHA and Division of Family Services deliver services in a very rural area. We agree to continue utilizing existing methods of information exchange contingent upon having signed release of information forms in files of both agencies.
- Memphis HA, Scotland County PHA and Division of Family Services have already developed comprehensive request for information forms, which both agencies agree to continue using as they best satisfy our requirements.
- Whenever a public assistance applicant/housing applicant or recipient indicates that they are living in or applying for Section 8 and Public Housing, Division of Family Services and Public Housing Agency will secure a release of information form (see attached IM-6 DFS form and HUD-9886) to facilitate exchange of information. This exchange will include information to determine initial and on-going eligibility for programs administered by PHA and DFS. This could include, but is not limited to, the following points:
  - Verification of rent amounts and utility allowances.
  - Exchange of household income and assets, household composition and verifications used to determine eligibility.
  - Verification of public assistance grants and food stamp benefit levels
  - Verification of other household income not included above.
  - Verification of participation in work activities and their compliance or lack thereof and the resulting disposition of eligibility.
  - Verification of anticipated changes.
- Either or both parties can elect to modify or cancel this agreement. Any modification would be done with the agreement of both parties and cancellation
- by either party will be accomplished with a 30 day written notice.



## REQUIRED SECOND YEAR PLAN ATTACHMENTS:

### A.

#### STATEMENT of PROGRESS IN MEETING 5-YEAR PLAN MISSION AND GOALS

The Scotland County PHA has worked to provide information to our residents regarding jobs and education. Our local public housing agency, which we also manage, provides the community room for GED classes. We inform them of this by posing a note in our offices. We also give them the name and number of our local job assistance office.

We have started assisting our local USDA complexes with our vouchers to bring down the share of their rent. They pay 30% of their adjusted income in rent and any other costs are tacked on top of the 30%. By helping them with the section 8 voucher programs, we can include these extra utilities in 30% of their costs. This lowers their payment up to \$15.00 per month at some complexes.

Our agency is making more of an effort to get applicants qualified prior to their leaving the area due to lack of help. We have found the faster we qualify the applicants, then more of the applicants finish the process of renting a unit. We are now making calls for the applicants to landlords and discussing the program with the landlords. Many landlords have heard “tales” of the program that we can now clarify. We have had a couple more landlords accept this program due to our explaining the program to them and our briefing packet.

We increased our voucher payment standards this year. This has helped our tenants find suitable housing in the area. Rents in this area have gone up a lot faster then the FMR.

B.  
RESIDENT MEMBERSHIP ON GOVERNING BOARD AND  
MEMBERSHIP OF THE RESIDENT ADVISORY BOARD

Our agency and I have had no luck getting a resident advisory board started. I advertised in the paper and on the radio and not one person showed up for the meeting. I feel that without force, no one will do this in our area.

My governing board consists of persons from each county, mostly elected personnel. As I stated earlier, these persons receive federal funds and are interested in these programs. They go over the plan and approve the plan prior to my forwarding it to HUD.

C.  
**SECTION 8 HOMEOWNERSHIP CAPACITY STATEMENT**

**HOMEOWNERSHIP**

**INTRODUCTION**

HUD published its final rule on Section 8 Homeownership that took effect on October 12, 2000. It follows the proposed Section 8 Homeownership rule, published in April 1999 that implemented the “homeownership option” under Section 8(y) of the United States Housing Act of 1937. Section 8(y) authorizes a local housing authority to provide tenant-based assistance for an eligible family that purchases a dwelling unit that it will occupy.

Scotland County PHA will be offering this program starting during the year of 2001. The agency will offer the program to any applicants who wish to apply.

**QUALIFICATIONS OF APPLICANT**

- The annual income of the adult family members who will own the home at the commencement of homeownership assistance must be equal to or greater than the Federal minimum hourly wage multiplied by 2000 hours. Except in the case of elderly or disabled families, welfare assistance may not be counted in determining if the family meets the minimum income requirement. (This minimum income requirement is only applied to determine initial qualification to purchase a particular home, not as a requirement for continued assistance in the home.)
- This is limited to first time homebuyers. This includes a family of which no member owned any present ownership interest in a residence of any family member during the three years before commencement of homeownership assistance for the family. The term “first-time homeowner” includes a single parent or displaced homemaker (as those terms are defined in 12 U.S.C. 12713) who, while married, owned a home with his or her spouse, or resided in a home owned by his or her spouse.
- Except in the case of elderly or disabled families, one or more adult members of the family who will own the home are currently employed on a full-time basis (defined to mean not less than an average of 30 hours per week), and has been continuously so employed for at least one year. The SCPHA has discretion to determine whether and to what extent an employment interruption, successive employment, and self-employment satisfies the employment requirements.
- If any family member has previously defaulted on a mortgage when participating in the voucher homeownership option, the family is ineligible for the homeownership option.
- Except for cooperative members who have acquired cooperative ownership shares prior to commencement of homeownership assistance, no family member may have a present ownership interest in a residential property.
- The family must also satisfy any other initial eligibility requirements established by SCPHA in this Plan. However, the SCPHA will not established minimum income requirements or employment requirements in addition to the standards established by the rule.

**PREASSISTANCE HOMEOWNERSHIP COUNSELING**

- Eligible families wishing to participate in the housing choice voucher homeownership option must attend and satisfactorily complete a homeownership counseling program required by SCPHA. SCPHA staff may conduct some of the counseling or the agency may use other entities to help with the counseling. This will be at no charge to the tenant.
- Prospective owners will have counseling in:
  - Home maintenance (including care of grounds).
  - Budgeting and money management.
  - Credit counseling.
  - How to negotiate the purchase price of a home.
  - How to obtain homeownership financing and loan preapprovals, including a description of types of financing that may be available, and the pros and cons of different types of financing.
  - How to find a home, including information about homeownership opportunities, schools, and transportation in the area.
  - Advantages of purchasing a home in an area that do not have a high concentration of low-income families and how to locate homes in such areas.
  - Information on fair housing, including fair housing lending and local fair housing enforcement agencies.
  - Information about the Real Estate Settlement Procedures Act (RESPA), State and Federal truth-in-lending laws, how to identify and avoid loans with oppressive terms and conditions.

In addition, individual pre-assistance counseling subjects may be adapted for the needs of the local community and the needs of the individual family.

## **FINDING A HOME**

It is the family's responsibility to find a home that is eligible for voucher homeownership assistance. Unlike the rental program, the PHA does not issue a voucher to the family participating in the homeownership program.

The family will have 120 days to secure the necessary financing and purchase a home. If the family does not find a home to buy within the PHA time limits, the Executive Director has the right to extend the time another 120 days. If the family wishes, the SCPHA will issue a rental voucher to the family instead of assisting in the purchasing of a home, should they wish to do so.

If the family is already a housing choice voucher rental participant and is determined to be eligible for the SCPHA homeownership program, the SCPHA may authorize the family to search for a home to purchase. The family would continue to receive rental assistance consistent with the lease and HAP contract until the family vacates the rental unit for its purchased home. Should the tenant wish to use their voucher while they look for financing and purchasing of a home, there will be an addendum issued which the landlord may sign stating that the family may give 30 day notice to vacate during the first year of the lease should they acquire financing and purchase a home.

Families participating in the housing choice voucher homeownership program may select to purchase an eligible unit anywhere within the SCPHA jurisdiction. The SCPHA may not limit the family's choice to a specific neighborhood or unit.

The family may purchase a unit out of the SCPHA's jurisdiction under the portability procedures of the voucher program, but only if the receiving PHA is administering a homeownership program and is accepting new homeownership families. Like the rental program, the receiving PHA has the option to absorb the participant into its program or bill the losing PHA for administering the voucher. The receiving PHA is responsible for arranging for the family's homeownership counseling to ensure that issues related to the purchase of a home in the new community are addressed and assumes administrative responsibility for the family's voucher assistance. For instance, the receiving PHA conducts the housing

quality standards (HQS) inspection, reviews the independent inspection, and determines whether the financing and the physical condition of the unit are acceptable.

The homeownership policies contained in the receiving PHA's administrative plan would apply to the family. It is essential that the family be familiar with the policies of the receiving PHA, especially where they may differ from SCPHA's policies.

## **TWO PHYSICAL INSPECTIONS**

When a family locates a unit they wish to purchase, the SCPHA is responsible for conducting an initial HQS inspection under homeownership program. The HQS inspection is used to determine if the current condition of the unit is decent, safe, and sanitary. Under the homeownership program, the SCPHA is not required to conduct annual housing quality standard inspections.

An independent professional inspector selected and hired by family also must inspect the proposed unit. The purpose of the independent professional inspection is to identify home defects and assess the adequacy and lifespan of major systems, appliances, and other structural components.

The SCPHA will not establish standards for qualification of the home inspector selected by the family, such as certification by any national organization. The inspector may not be a SCPHA employee, contractor, or other person under the control of the SCPHA.

The purpose of the independent professional inspection is to identify potential problems such as the need to replace an aging roof or heating system in the near future. It is designed to serve as a protection to the family to ensure that the condition and life expectancy of major systems and appliances in the unit are known prior to the purchase of the home.

The family's contract of sale for the home must specify that the buyer will arrange for a pre-purchase inspection of the unit by an independent inspector selected by the purchaser. The contract must further provide that the buyer is not obligated to purchase the unit unless the inspection is satisfactory to the buyer and that the buyer is not obligated to pay for any necessary repairs identified by the inspector. The contract of sale must also contain a certification by the seller that the seller has not been debarred, suspended, or subject to a limited denial of participation.

A copy of the independent professional inspector's report must be provided to the family and the SCPHA. The SCPHA may not begin homeownership assistance until it has reviewed the inspection report of the independent inspector. Even if the unit passes HQS the SCPHA may disapprove the unit for homeownership assistance based on the results of the independent professional inspection.

## **FINANCING**

It is anticipated that mortgage lenders will consider the voucher assistance when underwriting the loan and underwriting standards of the individual lender and/or financing program will apply. If the purchase of the home is financed with FHA mortgage insurance, such financing is subject to FHA mortgage insurance requirements. The participating family ultimately is responsible for securing its own financing. The SCPHA will work on securing partnerships with lenders to assist the family in obtaining financing, but may not require the use of any certain lender.

The purchaser of a home will be required to arrange a minimum down payment of at least 3 percent of the purchase price, with the family paying at least 1 percent of the purchase price from their own funds. The financing will be provided, insured, or guaranteed by the state or federal government, and must comply with acceptable underwriting standards. The SCPHA will review lender qualifications and the loan terms before authorizing assistance, and may disapprove proposed financing, refinancing, or other debt if the SCPHA determines that the debt is unaffordable or that the lender or loan terms do not meet SCPHA qualifications.

Vouchers may not be used to assist with financing costs, such as down payment or closing costs.

## **HOMEOWNERSHIP ASSISTANCE PAYMENTS**

- The SCPHA may make the monthly homeownership housing assistance payment directly to the family or to a lender on behalf of the family. This will be up to the lender, not the family. If the payment exceeds the amount due to the lender, the SCPHA will pay the excess directly to the family.
- The monthly homeownership housing assistance payment is equal to the lower of:
  - Payment standards minus family total tenant payment.
  - Family's monthly homeownership expenses minus family TTP.

The payment standard for the homeownership program is the same as for the housing choice voucher program. The payment standard for the family at commencement of homeownership assistance is the lower of:

- The payment standard for the family unit size.
- The payment standard for the size of the home.

The payment standard for the homeownership family does not decrease after homeownership assistance commences. The payment standard is the greater of (1) the payment standard at commencement of homeownership assistance for occupancy of the home, or (2) the payment standard at the most recent regular reexamination of family income and composition.

- The family total tenant payment is the same for homeownership families. TTP is the greatest of:
  - Thirty (30) percent of adjusted monthly income.
  - Ten (10) percent of gross monthly income.

## **HOMEOWNERSHIP EXPENSES**

The SCPHA will include the following homeownership expenses as the total expenses to buy a home:

- Principal and interest on initial mortgage debt (and any refinancing of such debt).
- Mortgage insurance premium.
- Real estate taxes and public assessments.
- Home insurance.
- SCPHA allowance for utilities. This is the same utility allowance used for the rental voucher program.
- SCPHA allowance for routine maintenance.
- SCPHA allowance for major repairs. The allowance for routine maintenance and the allowance for major repairs are the amounts the SCPHA thinks are appropriate for routine maintenance of a home and to build a replacement "reserve" for a home. These allowances work like the utility allowance and are set for the program as a whole based on community wide information.
- Principal and interest on mortgage debt for major repairs. If a member of the family is a person with disabilities, this may include debt incurred to finance costs needed to make the home accessible, if the SCPHA determines the inclusion of such costs are needed as a reasonable accommodation.

## **FAMILY SHARE**

The homeownership family is responsible for all homeownership expenses not covered by the HAP payment. For instance, if the monthly homeownership expenses exceed the payment standard, the family is responsible for paying the difference in addition to the required TTP.

## **STATEMENT OF HOMOWNER OBLIGATIONS**

The SCPHA and the participating family are required to execute a Statement of Homeowner Obligations in the form prescribed by HUD before homeownership assistance payments may commence. In the statement, the family agrees to comply with all family obligations under the homeownership option. The Request for Tenancy Approval, Lease Addendum and HAP Contract forms used are NOT used in the housing choice voucher homeownership program.

## **CONTINUED ASSISTANCE**

In order to receive continued HAP homeownership payments, the family must continue to live in the home. If the family moves out, the SCPHA will not continue the assistance after the month when the family moves out. Neither the family nor the lender is required to refund the SCPHA the homeownership assistance for the month when the family moves out.

The family must comply with the terms of the mortgage in order to qualify for continued assistance from the SCPHA. If there is a death of a title-holding family member, the assistance may be continued pending settlement of the estate.

The family is required to comply with all applicable obligations under the voucher program.

## **TIME LIMITS**

With the exception of elderly and disabled families, a family may not receive homeownership assistance for more than 15 years if the initial mortgage has a term that is 20 years or longer. In all other cases, the maximum term is 10 years.

There is no time limit on homeownership assistance for elderly or disabled families.

## **RECAPTURE OF HOMEOWNERSHIP ASSISTANCE**

Upon the purchase of the home, the family will execute documentation that gives the SCPHA the right to recapture some or all of the homeownership assistance provided on behalf of the family.

The amount of homeownership assistance subject to recapture will automatically be reduced over a 10-year period, beginning 1 year from the purchase date. For example, if the family sold the unit within 12 months of the purchase date, all homeownership assistance paid on behalf of the family is subject to recapture. If the family sold the unit in the second year, 90 percent of the homeownership assistance paid on behalf of the family is subject to recapture.

If the family sells the home, the actual recapture amount shall be the lesser of:

- The amount of homeownership assistance provided to the family that is subject to recapture.
- The difference between the sales price and purchase price, minus:
  - The costs of any capital expenditure.
  - The costs incurred by the family in the sale of the home (for example, the sales commission and other closing costs incurred by the seller).
  - The amount of the difference between the sales price and the purchase price that is being used toward the purchase of another home with voucher homeownership assistance.
  - Any amounts that have been previously recaptured due to a previous sale or refinancing.



If the family is refinancing, the recapture amount shall be the lesser of:

- The amount of homeownership assistance provided to the family that is subject to recapture.
- The difference between the current mortgage debt and the new mortgage debt, minus:
  - The costs of any capital expenditures.
  - The costs incurred by the family for the refinancing.
  - Any amounts that have been previously recaptured.

## **PURCHASING ANOTHER HOME**

The participating family may sell its home and purchase another home under the homeownership program. However, the maximum term of homeownership assistance applies to total time family receives homeownership assistance, so if the participant sells its home and purchases another home, the total amount of time the family receives assistance for both homes is accounted towards the time limit. The SCPHA must determine that the initial eligibility requirements must be satisfied if the family wants to move to a new unit with continued homeownership assistance. In such a case, the pre-assistance counseling and the first-time homeowner requirement is not applicable.

The SCPHA may not commence voucher assistance (either rental or homeownership) for occupancy of another unit so long as any family member owns any title or other interest in the prior home.

## **TERMINATION OF ASSISTANCE**

Among those reasons the SCPHA will deny or terminate homeownership assistance are:

- The family does not comply with voucher program requirements at 24 CFR 982.552 or for criminal activity as defined by 24CFR982.553.
- The family does not comply with family obligations described at 24 CFR 982.551 or 24 CFR 982.633.

The SCPHA will terminate voucher homeownership assistance for the family if the family is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage securing debt incurred to purchase or refinance the home.

The SCPHA will permit a family subject to a foreclosure action to move to a new unit with voucher rental assistance. However, the SCPHA will deny such permission and terminate the family's participation in the housing choice voucher program if the family defaulted on an FHA-insured mortgage and the family fails to demonstrate that it has (1) conveyed the title to the home to HUD or HUD's designee and (2) has moved from the home within the period established or approved by HUD.

Should a family's income raise to a point where the SCPHA no longer makes payments on their behalf due to their TTP going above the FMR, the agency will not terminate the family for six months, as with the voucher rental program. If the family requests assistance within three years of this termination, the SCPHA will reevaluate their income. If the family is income eligible, they may reapply for the waiting list. If they still need assistance when they come up on the waiting list the agency will re-assist the family with their homeownership payments. The assistance period applies to all accountable years of assistance.

